

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Robin M. Hanley

Case No.: 18-15671
Judge: ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 12/15/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC

Initial Debtor: RHM

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor has paid \$29,766.83 through November 2021. Debtor shall resume payments to the Chapter 13 Trustee, starting in December 2021 in the amount of \$871 per month for approximately 14 months for a total plan length of 58 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1000 in estimated fees subject to court approval
IRS	2018 Income Tax	\$10,500 (est)
State of NJ Division of Taxation	2018 Income Tax	\$1,798.24
State of Delaware Division of Taxation	2018 Income Tax	\$935

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Quicken loans (mortgage loan) & GM Financial (car loan)

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
All student loan debt	Long-term debt	Paid outside plan, not through Chapter 13 Trustee	In full

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Allowed administrative claims
- 3) Allowed priority claims
- 4) Allowed secured claims
- 5) Allowed unsecured claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/15/2021.

<p>Explain below why the plan is being modified:</p> <p>IRS set off claim its claim by applying \$3,657 of 2020 tax refund.</p>	<p>Explain below how the plan is being modified:</p> <ol style="list-style-type: none">1. To reduce IRS claim in plan2. To reduce length of plan
--	--

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 12/15/2021

/s/ Robin M. Hanley
Debtor

Date: _____

Joint Debtor

Date: 12/15/2021

/s/ Eric J. Clayman
Attorney for Debtor(s)

In re:
Robin M Hanley
Debtor

Case No. 18-15671-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 17, 2021

Form ID: pdf901

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db	+ Robin M Hanley, 1115 Eldridge Avenue, Haddon Township, NJ 08107-1823
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517404848	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517565551	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517525788	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517409386	+ Daughter, 1115 Eldridge Avenue, Oaklyn, NJ 08107-1823
517404860	+ Madison Trust Group, PO Box 203, Batesland, SD 57716-0203
518430911	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
517476565	+ Shore Physicians Group, PO Box 14000, Belfast, ME 04915-4033
517404864	Silver Cloud Financial Inc, 635 East Hwy 20 C, Upper Lake, CA 95485
517404865	Spotloan, 614 Chief Little Shell St NE, Belcourt, ND 58316
518366705	State of New Jersey, Division of Taxation, PO Box 445, Trenton NJ 08695-0445
517448517	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517404869	+ Thomas Hanley (husband), 1115 Eldridge Avenue, Oaklyn, NJ 08107-1823

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 17 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 17 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517451165	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 17 2021 20:36:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
517404847	+ Email/Text: bncnotifications@pheaa.org	Dec 17 2021 20:36:00	American Education Services, PO BOX 61047, Harrisburg, PA 17106-1047
517404850	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 20:44:06	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517404849	+ Email/PDF: gecsedl@recoverycorp.com	Dec 17 2021 20:44:01	CareCredit/Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
517404852	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 17 2021 20:36:00	Comenity - Boscov's, PO BOX 659622, San Antonio, TX 78265-9622
517404855	Email/Text: mrdiscen@discover.com	Dec 17 2021 20:35:00	Discover Financial Service LLC, PO BOX 15316, Wilmington, DE 19850
517531467	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 20:44:25	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517404859	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 20:44:25	Macy's, PO Box 9001094, Louisville, KY

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 17, 2021

Form ID: pdf901

Total Noticed: 51

			40290-1094
517984216	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2021 20:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517404853	+ Email/Text: electronicbkydocs@nelnet.net	Dec 17 2021 20:36:00	Department of Ed/ Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
517404854	Email/Text: mrdiscen@discover.com	Dec 17 2021 20:35:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
517423577	Email/Text: mrdiscen@discover.com	Dec 17 2021 20:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517404856	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 17 2021 20:36:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
517404857	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 20:44:25	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518366703	Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 17 2021 20:35:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
517404851	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 17 2021 20:44:11	Chase Cardmember Service, PO BOX 1423, Charlotte, NC 28201
517404858	Email/Text: PBNCNotifications@peritussservices.com	Dec 17 2021 20:35:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
517672052	Email/PDF: pa_dc_claims@navient.com	Dec 17 2021 20:44:04	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
517432996	+ Email/PDF: pa_dc_claims@navient.com	Dec 17 2021 20:44:13	Navient, Po Box 9635, Wilkes Barre PA 18773-9635
517646046	Email/PDF: pa_dc_claims@navient.com	Dec 17 2021 20:44:13	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517544988	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 20:44:23	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517569069	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 20:44:14	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517569051	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 17 2021 20:44:13	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517499801	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 17 2021 20:36:00	QUICKEN LOANS INC., QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
517540604	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2021 20:36:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517547936	Email/Text: bnc-quantum@quantum3group.com	Dec 17 2021 20:36:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517404861	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 17 2021 20:36:00	Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
517404866	+ Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 20:44:11	SYNCB/PayPal, PO BOX 965005, Orlando, FL 32896-5005
517404862	Email/PDF: gecsed@recoverycorp.com	Dec 17 2021 20:44:11	Sam's Club/Synchrony Bank, PO BOX 530942, Atlanta, GA 30353-0942
517404863	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 17 2021 20:44:06	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
518366704	Email/Text: REV_Bankruptcy_General@state.de.us	Dec 17 2021 20:36:00	State of Delaware, Division of Revenue, PO Box 830, Wilmington DE 19899-0830

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 17, 2021

Form ID: pdf901

Total Noticed: 51

518553199	+ Email/Text: REV_Bankruptcy_General@state.de.us	Dec 17 2021 20:36:00	State of Delaware Division of Revenue, Kathleen Book, PO Box 8763, Wilmington, DE 19899-8763
517404867	Email/PDF: gecsedl@recoverycorp.com	Dec 17 2021 20:44:11	Synchrony Bank, PO Box 960080, Orlando, FL 32896-0080
517408174	+ Email/PDF: gecsedl@recoverycorp.com	Dec 17 2021 20:44:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517404868	Email/Text: bankruptcy@td.com	Dec 17 2021 20:36:00	TD Bank, N.A., PO Box 84037, Columbus, GA 31908-4037

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517543680	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Robin M Hanley mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Robin M Hanley mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Nicholas V. Rogers	on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7